



**Summary of Benefits For Retiring MTA Police  
 As of January 2020**

*Note that all benefits described herein are benefits that are currently in effect. These benefits are all subject to change, including termination thereof, at any time in the sole discretion of the MTA, except to the extent that they have been established by collective bargaining agreement. The summary of benefits is for information purposes only and may be modified at any time. Some benefit programs, such as public retirement plans, are administered and interpreted outside of the MTA. If information conflicts with the provisions of any benefit program, the program's provisions control."*

**BENEFITS AT RETIREMENT**

Under current policy, if you retire and immediately **collect** your pension with a minimum of 20 years of creditable service or due to disability:

1. Your health coverage continues for you, and your eligible dependents (your spouse and eligible dependent children.)
2. You, your spouse and your eligible dependent(s) continue to participate in the dental plan.
3. You, your spouse and your eligible dependent(s) continue to participate in the vision plan.
  - ❖ Your eligible dependent children may remain on your medical coverage until the end of the month in which they turn age 26.
  - ❖ Your children may be covered for dental and vision until the end of the month in which they turn 19, or up to 25, provided proof of full-time enrollment in an accredited school is submitted each semester.
  - ❖ If you predecease your spouse or domestic partner, their benefits coverage continues as a survivor, as long as he/she does not marry/remarry.
4. You are eligible for a Life Insurance policy of \$5,000
5. When you leave the MTA, you will be paid for accumulated unused vacation days within the policy limit.
6. You may be eligible for one transportation pass

**MEDICAL BENEFITS**

The Empire Plan provides In-Network and Out-Of-Network medical, hospitalization and prescription drug benefits. Once you are retired and become Medicare eligible, SilverScript will become your prescription provider. SilverScript will provide you with a new prescription card, which should be presented to the pharmacy and replace any information currently on file.

**A. NYSHIP-Empire Plan (877) 769-7447**

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|---|-----------------------|
| <b>1. United Healthcare</b> (medical/surgical)            | <b>Press or say 1</b> |
| <b>2. Empire Blue Cross/Blue Shield</b> (hospitalization) | <b>Press or say 2</b> |
| <b>3. CVS Caremark</b> (prescription drugs)               | <b>Press or say 4</b> |

**B. NYSHIP HMOs (HIP, etc.)**

All services are through the selected HMO. See your Choices Guide for contact and coverage information. To obtain the Choices Book please contact NYSHIP at 800-833-4344 or visit their website at [www.cs.ny.gov](http://www.cs.ny.gov).

Once you retire, your medical, hospital and prescription coverage will be administered by NYSHIP. Please contact NYSHIP directly to make any changes. You may make changes to your medical coverage provider through NYSHIP

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every 12 months, OR if you are enrolled in an HMO and move out of the service area that your plan covers.

When your dependents are no longer eligible, COBRA Continuation is available for medical coverage from New York State Health Insurance Program (NYSHIP) at 800-833-4344. COBRA Continuation for dental and vision coverage is available through P&A Group at 800-688-2611.

**MEDICARE ELIGIBLE RETIREES**

When you are retired and you, and/or your spouse, become Medicare eligible at age 65, or become disabled, whichever comes first, Medicare becomes the primary and The Empire Plan becomes the secondary coverage. If eligible, you, and/or your spouse, **must** enroll in Medicare Part “A” (Hospital) and Part “B” (Medical). The Empire Plan does not provide any benefits for coverage available under Medicare. In addition, the NYS Department of Civil Service reimburses you and your spouse the premium for Medicare Part B (Medical) coverage when Medicare becomes your primary coverage, unless you and/or your spouse are receiving reimbursement from another source. Reimbursements are processed each quarter of the current year.

If you are enrolled in an HMO, consult with your HMO carrier regarding their Medicare coverage rules.

You should contact your local Social Security Administration office three months before you, or your spouse reach age 65, to arrange for enrollment in Medicare Part A (Hospital insurance) and Part B (Medical insurance). Medicare coverage will become effective on the first day of the month that you reach age 65. Call (800) 633-4227 for Medicare benefits and claims information.

**DENTAL**

Below is a summary of the current dental plan.

<b>MetLife</b>
<b>Annual Maximum</b> (Per calendar year) \$2,500 per person
<b>In-Network-</b> Dental charges for preventive, diagnostic and certain therapeutic services paid at 100%. Other dental services paid at 80% reasonable and customary
<b>Out-of-Network-</b> Requires a deductible and lower reimbursement for some procedures.
<b>Orthodontics-</b> Children under age 19 lifetime maximum, \$2,300

**VISION PLAN**

Each calendar year you can get one pair of glasses or contact lenses, within the plan guidelines, through EyeMed Vision Care (866) 799-9984.

**LIFE INSURANCE PLAN**

A Conversion privilege is available for your Basic Group Life Insurance through MetLife Insurance Company. A portability privilege is available to you if you have Supplemental Life Insurance. If you wish to convert or port your life insurance, you must contact MetLife at (888) 252-3607 about Conversion and Portability within 31 days from your retirement effective date.

To make changes to your beneficiaries, contact the MTA Business Service Center at (646) 376-0123 or by e-mail at [bscservice@mtabsc.org](mailto:bscservice@mtabsc.org). Please check the beneficiaries on your life insurance policy before leaving the Metropolitan Transportation Authority.

### **TRANSPORTATION PASS**

You may contact the Human Resources Department at 212-878-7358 regarding your transportation pass.

### **MTA DEFERRED COMPENSATION PLAN**

If you are a participant in the MTA Deferred Compensation Plan 401k/457, you must contact Prudential at (877) PLN4MTA, (877)756-4682. If you wish to defer a part or all of your final payout contact the Deferred Compensation Unit at (646) 252-1230.

### **BENEFITS WHICH END AT RETIREMENT**

- 1) **Accidental Death and Dismemberment Insurance** - Not convertible.
- 2) **Dependent Basic and Supplemental Life Insurance** - You have the right to convert or port coverage.
- 3) **Health Care & Dependent Care Flexible Spending Accounts (FSA)**

If you are a participant in the FSA HealthCare and/or Dependent Care, only expenses that were incurred before your effective date of retirement can be submitted for reimbursement. All eligible expenses incurred must be submitted for reimbursement by June 30<sup>th</sup> of the following year. For 2020 Plan Year, requests for reimbursement of expenses incurred must be submitted to P&A Group (postmarked or faxed) by midnight of June 30, 2021.

In order for you to preserve your ability to incur expenses beyond your retirement date, you must elect to COBRA your FSA benefit. If you do so, you must continue to contribute to your account on a post-tax basis. Claims can then be submitted on both pre and post-tax contributions. Please note that your COBRA payment will include a 2% administrative fee.

### **ADDRESS CHANGES**

If you change your address after your retirement, you will need to:

- a. Contact the MTA Business Service Center (BSC) to obtain an **Employee Data Change Form** to complete and return to the BSC as noted on the form. If you have access to the internet, you may obtain this form by going to [www.mymta.info](http://www.mymta.info) and clicking on "Sign In" then "All BSC Forms".
- b. If you are enrolled in NYSHIP you must inform NYSHIP directly of any changes including a change of address.
- c. Contact the MTA DB Plan, Social Security and Medicare to update your address.

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**CONTACT INFORMATION**

To obtain detailed information about your benefits:

Visit: [www.mymta.info](http://www.mymta.info)

Contact Business Service Center by:

- ☎ (646) 376-0123  
(8:30 a.m. - 5:00 p.m., Mon. thru Fri.)
- ☏ (212) 852-8700 (fax)
- ✉ [bscservice@mtabsc.org](mailto:bscservice@mtabsc.org)
- ✉ MTA Business Service Center  
333 West 34<sup>th</sup> Street  
New York, NY 10001

**IMPORTANT TELEPHONE NUMBERS AND WEB SITES**

<b>Carrier</b>	<b>Telephone #</b>	<b>Web Site</b>
<b>Medical/Hospital/Rx</b>		
The Empire Plan PPO	(877) 769-7447	<a href="http://www.cs.ny.gov">www.cs.ny.gov</a>
Empire BC/BS HMO	(800) 453-0113	<a href="http://www.empireblue.com">www.empireblue.com</a>
HIP HMO	(877) 861-0175	<a href="http://www.hipusa.com">www.hipusa.com</a>
MVP Healthcare HMO	(888) 687-6277	<a href="http://www.joinmvp.com">www.joinmvp.com</a>
NYSHIP/NYSDCS	800-833-4344	<a href="http://www.cs.ny.gov">www.cs.ny.gov</a>
<b>Dental</b>		
MetLife PPO	(800) 260-1093	<a href="http://www.metlife.com">www.metlife.com</a>
<b>Vision</b>		
EyeMed	(866) 939-3633	<a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a>
<b>COBRA</b>		
P&A Group (COBRA Administrator)	(800) 688-2611	<a href="http://www.padmin.com">www.padmin.com</a>
MetLife Insurance (for Conversion and Portability)	(888) 252-3607	<a href="http://www.metlife.com">www.metlife.com</a>
<b>Savings Programs</b>		
Prudential (for 401k and 457)	(877) 756-4682	<a href="http://www.prudential.com/mta">www.prudential.com/mta</a>
TransitChek	(866) 823-3248	<a href="http://www.mytransitchek.com">www.mytransitchek.com</a>
College Savings	(800) 420-8580	<a href="http://www.ny529atwork.com">www.ny529atwork.com</a>
P&A Group(Flexible Spending Account)	(800) 688-2611	<a href="http://www.padmin.com">www.padmin.com</a>
<b>MTA DB Plan</b>	(646) 252-1117	<a href="http://www.mymta.info">www.mymta.info</a>
<b>Medicare</b>	(800) 633-4227	<a href="http://www.MyMedicare.gov">www.MyMedicare.gov</a>
<b>Railroad Retirement Board</b>	(877) 772-5772	<a href="http://www.rrb.gov">www.rrb.gov</a>
<b>Social Security Administration</b>	(800) 772-1213	<a href="http://www.ssa.gov">www.ssa.gov</a>